

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Michael T Dougherty
Cynthia A Dougherty
Debtors

Case No. 22-02058-MJC
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-5
Date Rcvd: Dec 13, 2024

User: AutoDocke
Form ID: pdf010

Page 1 of 3
Total Noticed: 30

The following symbols are used throughout this certificate:

Symbol Definition

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 15, 2024:

Recip ID	Recipient Name and Address
5502736	+ Roger and Kathy Smith, 105 Cardinal Dr, Palmerton, PA 18071-5535
5502837	+ Synchrony Bank, by AIS InfoSource, LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
5503260	+ Email/PDF: acg.acg.ebn@aisinfo.com	Dec 13 2024 18:47:27	Ally Bank, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
5506089	+ Email/PDF: acg.acg.ebn@aisinfo.com	Dec 13 2024 18:47:36	Ally Bank c/o AIS Portfolio Services, LLC, 4515 N. Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
5502726	Email/Text: ally@ebn.phinsolutions.com	Dec 13 2024 18:42:00	Ally Financial, PO BOX 38092, Bloomington, MN 55438-0902
5502727	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 13 2024 18:48:38	Best Buy/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
5502728	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Dec 13 2024 18:48:13	Cap1/WMT, PO Box 31293, Salt Lake City, UT 84131-0293
5502729	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Dec 13 2024 18:47:19	Capital One, PO Box 31293, Salt Lake City, UT 84131-0293
5502730	+ Email/PDF: acg.coaf.ebn@aisinfo.com	Dec 13 2024 18:47:26	Capital One Auto Finance, PO Box 60511, City of Industry, CA 91716-0511
5503634	+ Email/PDF: acg.acg.ebn@aisinfo.com	Dec 13 2024 18:48:30	Capital One Auto Finance, a division of, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
5509573	+ Email/PDF: acg.acg.ebn@aisinfo.com	Dec 13 2024 18:48:37	Capital One Auto Finance, a division of Capital On, P.O. Box 4360, Houston, TX 77210-4360
5510330	Email/PDF: AIS.cocard.ebn@aisinfo.com	Dec 13 2024 18:48:08	Capital One N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
5512910	Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 13 2024 18:48:38	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
5502732	Email/Text: mrdiscen@discover.com	Dec 13 2024 18:42:00	Discover Bank, c/o DB Servicing, 6500 New Albany Rd., New Albany, OH 43054
5502731	+ Email/Text: mrdiscen@discover.com	Dec 13 2024 18:42:00	Discover Bank, PO Box 30939, Salt Lake City, UT 84130-0939
5504358	Email/Text: mrdiscen@discover.com	Dec 13 2024 18:42:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
5502733	+ Email/Text: EBN@edfinancial.com		

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		Dec 13 2024 18:42:00	EdFinancial Services LLC, 120 N Seven Oaks Drive, Knoxville, TN 37922-2359
5504531	+ Email/Text: EBN@edfinancial.com		
		Dec 13 2024 18:42:00	Edfinancial on behalf of US Dept. of Education, 120 N Seven Oaks Drive, Knoxville, TN 37922-2359
5502734	+ Email/PDF: Citi.BNC.Correspondence@citi.com		
		Dec 13 2024 18:48:38	Goodyear/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
5513704	Email/Text: JCAP_BNC_Notices@jcap.com		
		Dec 13 2024 18:42:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud MN 56302-9617
5508946	Email/PDF: resurgentbknotifications@resurgent.com		
		Dec 13 2024 18:47:39	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5513875	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com		
		Dec 13 2024 18:43:00	Legacy Mortgage Asset Trust 2021-GS3, c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City UT 84165-0250
5502735	+ Email/Text: PHILAW@weltman.com		
		Dec 13 2024 18:42:00	Michael Dougherty, 170 S Independence Mall W, Philadelphia, PA 19106-3323
5508892	Email/PDF: resurgentbknotifications@resurgent.com		
		Dec 13 2024 18:48:38	Pinnacle Credit Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5502737	+ Email/PDF: ais.sync.ebn@aisinfo.com		
		Dec 13 2024 18:47:27	SYNCB/Amazon, P.O. Box 965015, Orlando, FL 32896-5015
5502738	+ Email/PDF: ais.sync.ebn@aisinfo.com		
		Dec 13 2024 18:48:10	SYNCB/Car Care, PO Box 965036, Orlando, FL 32896-5036
5502739	+ Email/PDF: ais.sync.ebn@aisinfo.com		
		Dec 13 2024 18:48:37	SYNCB/Care Credit, PO Box 965036, Orlando, FL 32896-5036
5502740	+ Email/PDF: ais.sync.ebn@aisinfo.com		
		Dec 13 2024 18:47:19	SYNCB/Lowes, PO Box 965005, Orlando, FL 32896-5005
5502741	+ Email/PDF: ais.sync.ebn@aisinfo.com		
		Dec 13 2024 18:48:30	SYNCB/PPMC, PO Box 965005, Orlando, FL 32896-5005
5502742	Email/PDF: ais.sync.ebn@aisinfo.com		
		Dec 13 2024 18:48:38	SYNCB/Scorerewards, Po Box 965005, Orlando, FL 32896-5005

TOTAL: 28

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5513483	*+	Synchrony Bank, by AIS InfoSource, LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 15, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 13, 2024 at the address(es) listed below:

Name	Email Address
Brent J Lemon	on behalf of Creditor Legacy Mortgage Asset Trust 2021-GS3 blemon@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor Legacy Mortgage Asset Trust 2021-GS3 bkgroup@kmlawgroup.com bkgroup@kmlawgroup.com
Jack N Zaharopoulos	TWecf@pamd13trustee.com
Jason M Rapa	on behalf of Debtor 2 Cynthia A Dougherty jrapa@rapalegal.com secretary@rapalegal.com;jheffelfinger@rapalegal.com;rapa.jasonr115952@notify.bestcase.com;reception@rapalegal.com
Jason M Rapa	on behalf of Debtor 1 Michael T Dougherty jrapa@rapalegal.com secretary@rapalegal.com;jheffelfinger@rapalegal.com;rapa.jasonr115952@notify.bestcase.com;reception@rapalegal.com
Michelle McGowan	on behalf of Creditor Legacy Mortgage Asset Trust 2021-GS3 mimcgowan@raslg.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov

TOTAL: 7

**UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

In re:	:	Chapter 13
	:	
Michael T. Dougherty,	:	Case No. 5:22-bk-02058-MJC
Cynthia A. Dougherty,	:	
	:	
Debtors.	:	

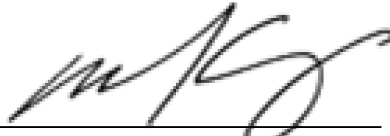
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ORDER

Upon consideration of Debtors' Motion to Convert Chapter 13 Case to Chapter 7, Dkt. # 40 ("Motion"), after notice, and no responses having been filed thereto, it is hereby

ORDERED that the Motion is **GRANTED** and the above-captioned case is hereby converted to a Chapter 7 proceeding.

By the Court,



Mark J. Conway, Bankruptcy Judge
Dated: December 13, 2024